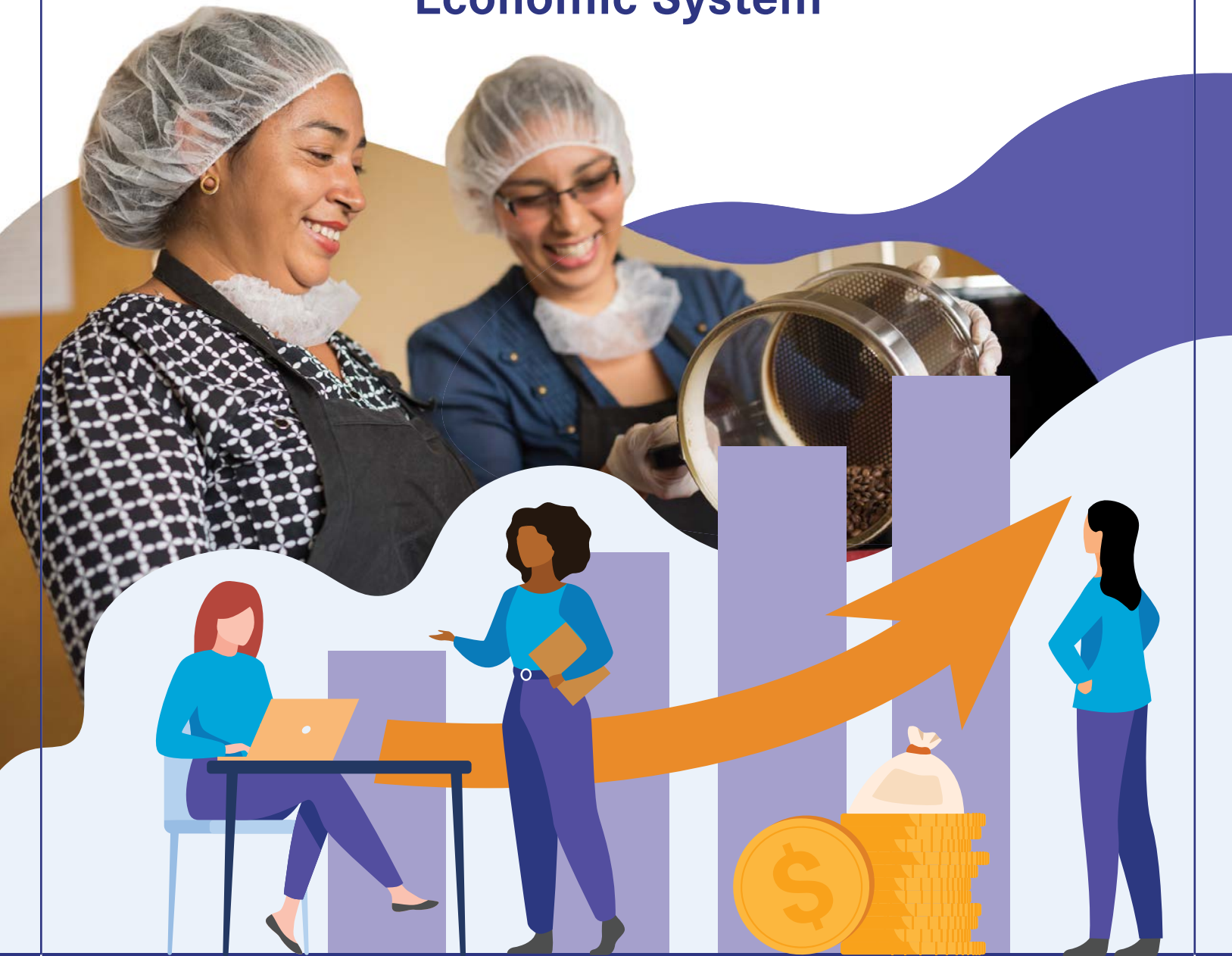


# How Social Entrepreneurship Can Advance Women's Economic Empowerment: Toward a More Inclusive and Equitable Economic System



*By Brigit Helms, Executive Director  
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# Executive Summary

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Countless studies, surveys, and analyses agree that:

1. Women lag behind men in terms of economic power in nearly every nation, industry, and socioeconomic level measured;
2. The barriers to women's economic empowerment are many and diverse;
3. Women's disempowerment economically has negative consequences for everyone; and
4. Conversely, increasing women's economic empowerment has widespread benefits.

Miller Center for Social Entrepreneurship would like to propose a fifth point: that social entrepreneurship offers a model that can help empower more women -- and thereby generate more benefits for themselves, their communities, the environment, and the world.

While there's broad agreement that women's economic empowerment (WEE) is a good thing, there's far less consensus on what it takes to achieve it. Meanwhile, women are underutilized in the global workforce, underpaid for their work, and underrepresented as business owners, executives, entrepreneurs, employees, business partners, and even as customers.

After having accelerated more than 1,200 social enterprises in more than 100 countries, Miller Center for Social Entrepreneurship has witnessed the potential for social enterprises to encourage greater participation by women in economic activities. In particular, women have benefited along four dimensions: as leaders, employees, value chain participants, and customers.



This paper explores those four dimensions of WEE and whether the emphases, structures, and goals of social enterprises might make it easier for women to participate economically\*.

*Leaders:* Miller Center data demonstrates that, with individualized accompaniment by mentors and coaches, women leaders of social enterprises participating in our accelerator programs raise more money, and they feel more confident in their ability to lead and in their entrepreneurial skills than their male counterparts.

*Employees:* By definition social enterprises are mission driven and gender equity is built into many of their business models. As a result many organizations are focused on training and providing high quality jobs to women.

*Value chain participants:* Social enterprises build businesses that provide income generating activities that are often more flexible and work within women's time and resource constraints, enabling them to economically participate in value chains.

*Customers:* Social enterprises tap into women's purchasing power, targeting them to sell life-changing goods and services such as clean energy solutions, safe water and hygiene solutions, agricultural products, and more.

Women's economic empowerment is built into social entrepreneurship. Supporting social enterprises offers a path to correcting the disparity in income and opportunity deficits facing women. These results positively affect not only women, but also benefit their families, communities and nations.

\*These dimensions were brought forward in a series of bylined articles by Brigit Helms earlier this year in [Times of Entrepreneurship](#).





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# Why Women's Economic Empowerment Matters

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Women's economic empowerment (WEE) is often couched in individual terms. The [Gates Foundation](#) defines WEE "as the transformative process that helps women and girls move from limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to compete equitably in markets as well as the agency to control and benefit from economic gains."

Similarly, [CARE](#) defines WEE "as the process by which women increase their right to economic resources and power to make decisions that benefit themselves, their families, and their communities."

But women's economic empowerment is important to far more than individual women. Expanding work and education opportunities for women and girls spurs economic progress, expands markets, and improves health, well-being, and financial outcomes for women's families, communities, and entire countries.

For one thing, there's a strong link between women and poverty: Worldwide, women are more [likely than men to live in poverty](#). On the other hand, according to the [U.S. Department of State](#), "Women's meaningful economic participation is integral to achieving greater security and stability around the world.... Accelerating women's economic empowerment is critical to ensuring developing countries can achieve economic self-reliance and transition from being aid partners to trade partners."

Worldwide, women represent the largest emerging market. For example:

- If women reached parity with men in labor markets, as much as \$28 trillion could be [added to the global GDP by 2025](#).
- Among Fortune 500 companies, those with the greatest representation of women in management positions delivered a [total return to shareholders](#) that was 34% higher than for companies with the lowest female representation.
- In the U.S., startup companies [founded and cofounded by women](#) generate 78 cents for every dollar invested, while male-founded startups generate only 31 cents.

Businesses themselves become more successful when women make up more of their workforce. Companies with strong gender diversity are 25% more likely to have [above-average profitability](#) than companies with minimal gender diversity.

But [UN Women](#) observes that despite the contributions women already make to economies, they "also remain disproportionately affected by poverty, discrimination, and exploitation. Gender discrimination means women often end up in insecure, low-wage jobs, and constitute a small minority of those in senior positions. It curtails access to economic assets such as land and loans. It limits participation in shaping economic and social policies. And, because women perform the bulk of household work, they often have little time left to pursue economic opportunities."

In summary, women are underutilized in the global workforce, underpaid for their work, and underrepresented as business owners, executives, entrepreneurs, employees, business partners, and even as customers.



# Social Entrepreneurship and the Four Dimensions of Women's Economic Empowerment

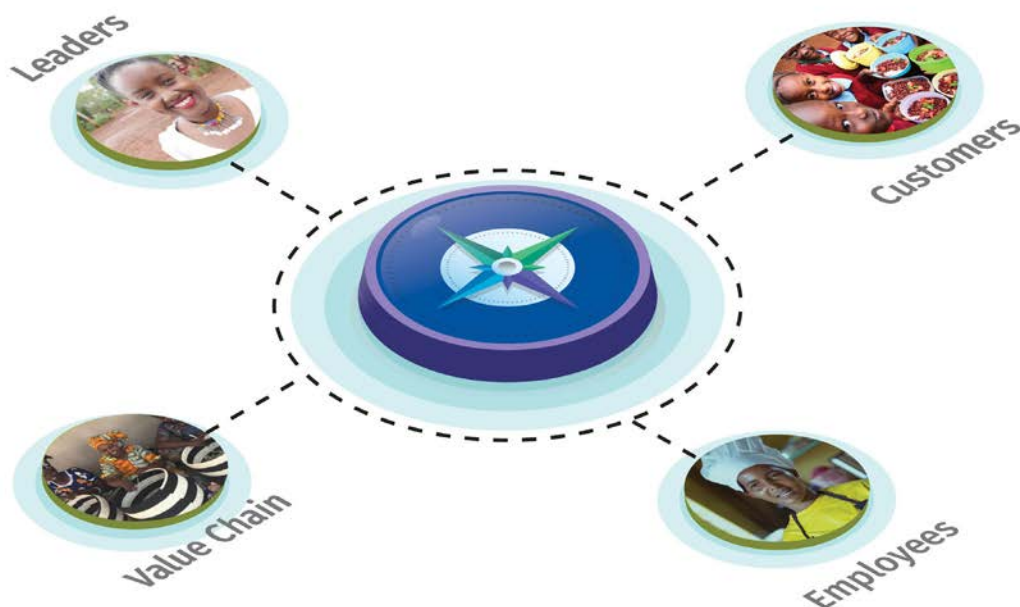
Over the span of 18 years, Miller Center has accelerated more than 1,200 social enterprises in more than 100 countries. This wealth of experience gives rise to a belief that social entrepreneurship can serve as a model for boosting women's economic empowerment—a model that could help mainstream businesses not only serve women better, but also reap significant benefits themselves from engaging with more economically empowered women.

To understand the potential advantages of social entrepreneurship, let's start with the broad assumption that traditional businesses define "success" first and foremost based on their financial performance, while traditional charity or philanthropic organizations assess their success based primarily on their social or environmental impact, according to their mission.

Social enterprises occupy a spectrum that falls between these two extremes. They define their success by balancing—to varying proportions depending on the enterprise's specific goals—measures of both financial results and social or environmental impact.

It's this balance that gives rise to a wider range of possible actions by social enterprises. In a sense, being able to address both financial and impact considerations allows social enterprises a measure of freedom to explore approaches that traditional businesses quite literally can't afford to pursue.

One area where social entrepreneurship has differentiated itself is in the wider range of roles or ways to participate in economic activity. When it comes to empowering women economically, social entrepreneurship can contribute on four main dimensions: for women as leaders, as employees, as value chain participants, and as customers.





## Leaders

As business leaders, women are less likely than men to receive funding—or as much funding—for their ventures or to establish the kinds of professional networks, mentors, and advisors who can help their businesses thrive and scale. In addition, women leaders often find themselves being held to different standards than men for evaluating their leadership abilities and authority.

Because social enterprises are mission-driven businesses, they put social or environmental impact on a more equal footing with financial performance, and they tend to take a holistic view of business. While this dual approach might give women leaders of social enterprises more flexibility in running their operations, it is less likely to provide an advantage when it comes to securing funding from either venture capitalists or impact investors. Encouraging more investors to adopt a gender lens investment strategy represents one approach to overcoming this disparity.

## Customers

Being a customer—buying goods and services—requires capital. Many women worldwide, especially those in poorer countries, lack the funds, or the control of funds, to make their own purchases. In wealthy countries, marginalization of women as customers can show up as the failure of traditional businesses to produce or market goods and services that appeal to women, leaving wealthier women feeling left out as customers.

Because social enterprises factor impact, not just finances, into decisions about their operations, they sometimes have more freedom to adjust the price, payment options, distribution methods, and even the nature of the goods and services they offer, making it easier for women to become their customers.

## Value Chain

In traditional businesses, supply chains typically engage in a very transactional relationship with the suppliers of whatever raw goods or other input a company needs to produce or deliver its products or services.

Value chains encompass the entire spectrum of activities needed, both as input and as output, for an enterprise to succeed. Many social enterprises create semi-formal work opportunities that are different from the roles of leader, employee, or customer. These semi-formal roles throughout a social enterprise's value chain can transcend the purely transactional level, allowing for more flexible ways for women, especially, to participate.

## Employees

As employees, women are generally underrepresented in the formal workforce, apart from certain classes of traditionally “women’s” work, which tends to pay less and have lower status than the types of work where men dominate. Women end up doing more informal work—characterized by low pay, poor working conditions, and fewer job or personal protections—and unpaid work, such as child care, elder care, cooking, and household duties.

As a rule, social entrepreneurship can help level the playing field for women as employees by taking a more fluid approach to things like working hours, allowing more women who have significant home- and family-based responsibilities to still perform paid work. In addition, many social enterprises focus explicitly on helping women become active members of the workforce.

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# Women as Leaders

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Worldwide, fewer women than men are owners and executives of businesses. Globally, according to the [World Bank](#), only one in three businesses is owned by women. This percentage varies both across regions—lowest (18%) in South Asia and highest (50%) in Latin America and the Caribbean—and within regions. For example, in East Asia and the Pacific, the rate of women business owners ranges from 19% in South Korea to 87% in the Federated States of Micronesia. In the Middle East, that rate goes from 7% in the Republic of Yemen to 49% in Tunisia.

When starting their own businesses, women struggle to raise funding for their ventures—despite the fact that women-owned businesses deliver more than [twice as much per dollar invested](#) than those founded by men.

According to analysis by Boston Consulting Group (BCG) of data from the [MassChallenge](#) accelerator network, investments in companies founded or cofounded by women averaged \$935,000, compared to the average of \$2.1 million invested in companies founded by men. And in 40% of economies worldwide, women's early-stage entrepreneurial activity is [half or less than half of that of men's](#).

Many reasons are proposed for this disparity, including, according to data from couple of [publications](#) from [BCG](#):

- Women have relatively limited access to the kinds of robust support networks that have long nurtured startups founded by men. “In low- and middle-income countries, for example, greater availability and use of entrepreneurial networks are linked to smaller gender gaps in business sustainability. Peer-to-peer networks encourage women to set higher aspirations for their businesses, plan for growth, and embrace innovation.”
- “Men often overpitch and oversell,” while women tend to give more conservative projections and might ask potential investors for less funding than men.
- When pitching their businesses to investors, women founders receive more challenges and pushback than men do.

Other reasons for relatively lower representation of women as founders and executives of companies can include:

- Many women leaders are interested in using their businesses to have an impact as well as to make money. That dual emphasis can make it more difficult to attract traditional investors that evaluate businesses based exclusively on their financial potential—making social enterprise leaders more dependent on impact investors.
- Women have more demands on their time outside of work than men do, in particular more time spent juggling household and childcare activities with work responsibilities. For example, data from the U.S. Department of Labor's [2019 American Time Use Survey](#) found that among working adults, women spent an average of 2.5 hours each day on household activities compared to men's 1.9 hours. In households with children under age 6, women spent 1.1 hours daily providing physical care, in contrast to men's 27 minutes.
- Some women leaders “experience outright sexism,” as noted in an article in [The Telegraph](#)—leading to them being taken less seriously than men when it comes to raising funding, working with business partners, or managing employees.







When it comes to women of color, the challenges of rising to executive and leadership positions intensify. Coined by Jasmine Babers of the Aspen Institute, the [“concrete ceiling”](#)—more impermeable than the “glass ceiling”—often cited as preventing women from advancing in their professional lives—describes the barrier to success for women of color.

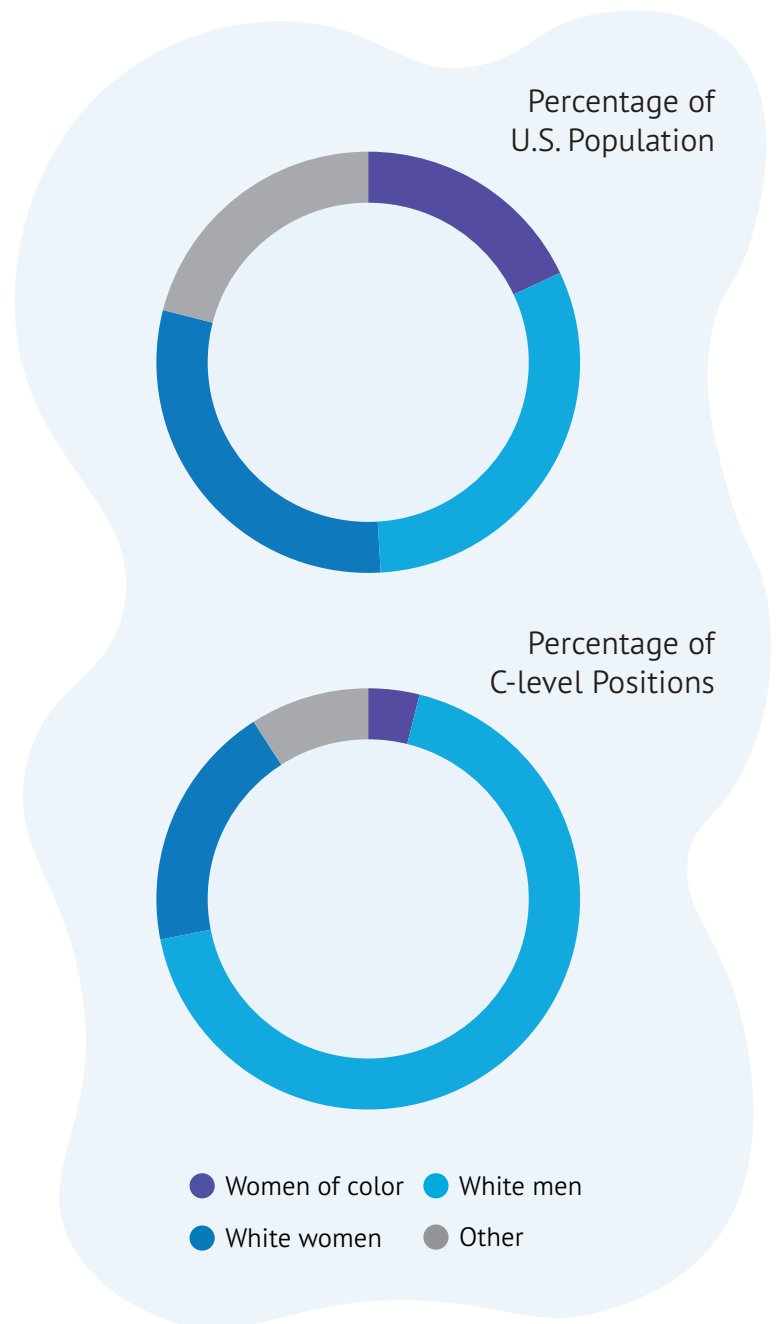
The [Stanford Social Innovation Review](#) cites a [2020 report](#) by McKinsey & Company and LeanIn.org finding that women of color comprise only 4% of C-level positions in the United States, even though they make up about 18% of the U.S. population. In contrast, white men—who represent 31% of the U.S. population—account for 68% of C-level positions. White women (30% of the population) hold 19% of C-level positions.

And yet, putting women into leadership roles offers some demonstrable advantages, at multiple levels.

When companies have higher percentages of women in leadership and board positions, they average [better returns on sales, assets, and equity](#) compared to those with the lowest percentages of women in leadership and board positions.

A 2018 [Shell Foundation](#) report on “A Business-First Approach to Gender Inclusion” focusing on small and medium enterprises (SMEs) cited a Peterson Institute for International Economics cross-industry study from nearly 22,000 publicly traded companies in 91 countries. Analysis of the study determined that companies with 30% women in leadership positions added 6% to their companies’ net profit margins.

Another study cited in the Shell Foundation report, by Credit Suisse Research, said that companies with at least one woman director had better share price performances than companies lacking women in directorship roles.



A January 2019 [Forbes article](#) cited studies showing that women-founded companies outperformed companies founded by men, including delivering higher revenues, stronger growth, less employee turnover, and greater return on equity.

Empowering women economically goes beyond the success of individual businesses, too; it is a global good. If women and men participated equally as entrepreneurs, [global GDP could rise](#) by approximately 3% to 6%, boosting the global economy by \$2.5 trillion to \$5 trillion.



## What Social Entrepreneurship Might Offer Women as Leaders

Miller Center has data showing that, in sharp contrast to traditional businesses, women-led social enterprises that participated in Miller Center accelerator programs between 2012 and 2020 actually raised more money than male-led social enterprises.

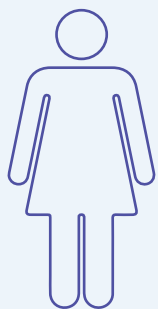
During that time, 467 social enterprises studied were led about equally by men (51%) and women (49%). At one year or more following graduation from one of the Miller Center acceleration programs, the women-led enterprises had received more than \$81 million in total funding, with an average of nearly \$2.1 million per enterprise. The male-led enterprises raised a total of just over \$31 million, averaging less than \$1 million each.

Additionally, data that Miller Center collects to measure the confidence of the social entrepreneurs it works with shows something interesting. Participants are asked at the beginning of a program and again at the end to rate “I am confident in my ability to lead

my enterprise” and “I am confident in my entrepreneurial skills” values. Growth rate in those values from start to end of the program is higher for women-led than male-led organizations.

This data alone does not prove that social entrepreneurship helps level the playing field for women entrepreneurs, but it does point out that with individualized mentoring and coaching, which is equally available to their male counterparts, women leaders gain the tools and confidence to outperform in raising money.

One difference is that social enterprises are more likely to attract investors who follow a [gender lens investing strategy](#), taking into account how well their investment decisions support women’s economic and social well-being, as well as the organization’s potential for solid financial performance.

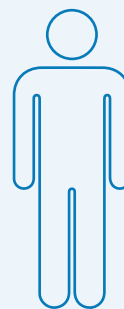


**\$81 million**

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Across 467 social enterprises following graduation from one of the Miller Center acceleration programs in one year or more.



*Photos Top left: Hardika Shah, Founder and CEO, Kinara Capital, Top right: Manka Angwaja, Founder and CEO, Grassland Cameroon, Bottom left: Allison Archambault, President, EarthSpark International, Bottom right: Erica Plybeath, Founder and CEO, MedHaul*



As one example, [AlphaMundi Group Ltd.](#), based in Switzerland, is dedicated exclusively to impact investing: “profitable investments that generate substantial net benefits to society.” AlphaMundi has adopted a framework developed by the [Criterion Institute](#) to apply three gender lenses across its whole portfolio. Those [gender lenses](#) are products and services aimed at women; gender equity in the workplace; and increasing women’s access to capital.

Among Miller Center’s alumni are women who have overcome barriers to find success as leaders of social enterprises.

For instance, under the leadership of founder and CEO Hardika Shah, [Kinara Capital](#) in India has achieved impressive results. The company was ranked 64 out of 500 top high-growth companies in Asia-Pacific by *The Financial Times* and received the 2019 Gold award as Bank of the Year-Asia from the IFC, World Bank, and SME Finance Forum.

Kinara Capital’s female leadership doesn’t stop with the CEO, either: former CTO Jijy Oomme was named an Analytics Icon in the CIO Power List 2019.

Manka Angwafo is the founder of [Grassland Cameroon](#), a premier grain-handling company in the North-West Region of Cameroon that works closely with smallholder farmers to improve the lives of farmers, their families, and their communities at large. She secured private funding for the company, in the form of debt and equity, to fuel growth.

Allison Archambault is President of [EarthSpark International](#), which delivers microgrids and other small-scale clean energy products to hard-to-reach places, starting with Haiti. According to Allison: “My biggest reflection on the gender funding gap is the degree to which overpromising is rewarded. I have a sense that women tend to be more candid about their ventures, but candid conversations about uncertainty and risk don’t sell.”

In 2020, EarthSpark received \$9.9 million in funding from the Green Climate Fund (GCF) to help the organization scale—and also won the Organization of Petroleum Exporting Countries (OPEC) Fund Annual Prize for Development.

Erica Plybeah Hemphill is CEO and founder of [MedHaul](#), which provides safe, cost-effective, and reliable healthcare transportation to often-overlooked populations, beginning in Memphis, Tennessee. Erica faces the extra challenge of being a Black woman in the United States, considering that Black women have raised only [0.0006% of the \\$424.7 billion](#) total tech venture funding since 2009.

In the early stages of launching MedHaul, Erica struggled to raise funding—despite exceeding the metrics that investors said she needed to meet. She said: “[Potential investors] would say, get one letter of intent, I would get four. They said, get one paid pilot, I got two paid pilots. We overperformed on their expectations and still never got funding.” By 2021, MedHaul had received funding from Google, Morgan Stanley, and Citi as well as the Silicon Valley Social Venture Fund (SV2).

“Women accounted for 100%  
of the 140,000 jobs shed by  
the U.S. economy in December.”





# Women as Employees

Women's underrepresentation in the formal workforce is nothing new. Compared to men, women worldwide are more likely to:

- Work in job categories, such as retail and hospitality, that traditionally offer low wages and limited job protections.
- Work in the informal sector, such as domestic work and small-scale agriculture, characterized by low and inconsistent income, poor working conditions, and legal and physical risks.
- Perform unpaid work, such as caring for children and elderly or sick family members, cooking, and doing household work. In many countries, unpaid work can also include fetching firewood and water or caring for domestic animals.

On a larger scale, the disparity between men's and women's representation in the workforce has global implications. As Miller Center Executive Director Brigit Helms wrote in her 2018 book, *Access for All: Building Inclusive Economic Systems*, low levels of women's workplace participation worldwide are linked to lower levels of both economic growth and human development.

The COVID-19 pandemic both illuminated the disparity between women and men as employees and worsened the situation for women. As a vivid example, a January 2021 [article in Fortune](#) reported that "Women accounted for 100% of the 140,000 jobs shed by the U.S. economy in December." The article blamed the pandemic.

The *Fortune* article cautions that the pandemic-exacerbated economic conditions for women could have long-lasting effects. Quoting Emily Martin, Vice President for Education and Workplace Justice at the National Women's Law Center (NWLC), the article said: "The impact on women of this crisis is going to be one that they feel economically for years to come. We're really in danger of widening gender and racial wage gaps—and that has huge impacts for the financial security of women, and of the families who are depending on women."

Pandemic-related shutdowns disproportionately affected women because so many of their job positions were in hard-hit industries such as hospitality and tourism. Additional factors included more women having to make tradeoffs between a job that required them to work away from the home—in other words, work that couldn't be done remotely on a computer—and staying home to supervise kids engaged in remote learning.

The diminished proportion of women as employees has long posed a huge risk to society as a whole. But reversing that trend opens up new opportunities.

A widely quoted report from [McKinsey & Company](#) from 2015 stated that if women participated economically in the same way as men do, global GDP during the decade 2015 to 2025 could be \$28 trillion more than if the original trend remained unchanged.

Women consistently spend more of their incremental income on their households than men do. When women have better jobs, they have more to invest in their families' education, nutrition, home improvement, and general welfare, with ripple effects that extend beyond their immediate families. In fact, these family-based investments can help lift the living standards and well-being of entire communities.

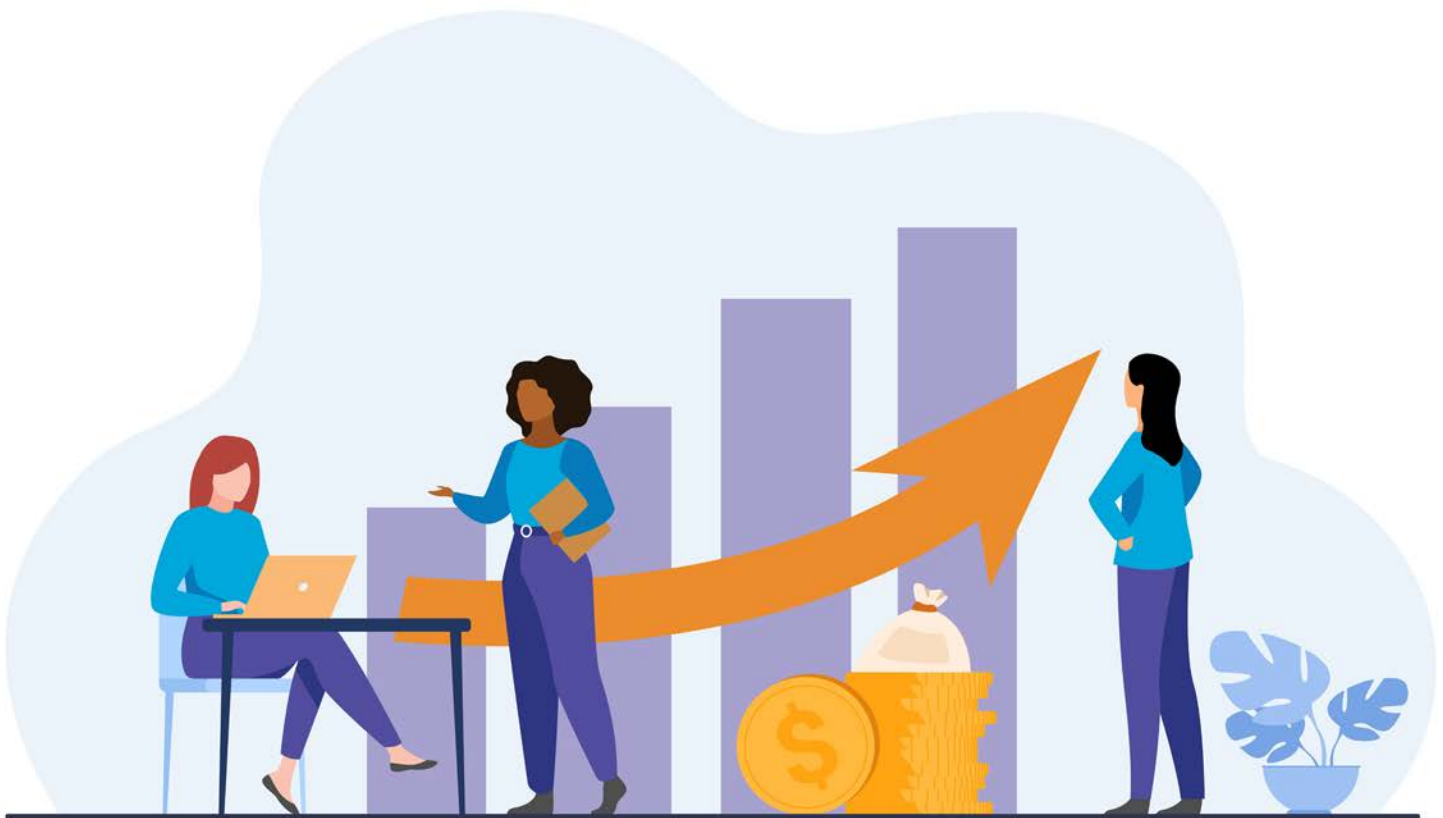
## What Social Entrepreneurship Might Offer Women as Employees

Compared to traditional businesses and their short-term financial priorities, social enterprises emphasize building sustainable and scalable businesses focused on longevity. This longer-term horizon can provide more job security and greater opportunities for employee growth. As a side note, social enterprises also offer more employment longevity than some traditional nonprofit organizations, whose programmatic funding models mean that when a program ends, so do the associated jobs.

In addition, social enterprises are, by definition, focused on impact. Part of that impact encompasses the people on their teams.

Especially in emerging and frontier markets, social enterprises often offer more and better-quality jobs for women than strictly commercial businesses. This advantage is due, at least in part, to social entrepreneurship's elevation of assessment of social impact, such as gender equity, to a level on par with economic performance.

For example, a report from the [British Council](#) ("Activist to entrepreneur: The role of social enterprise in supporting women's empowerment in India") found that a significantly higher percentage of women were employed in social enterprises than in the total workforce in countries as varied as the United States, United Kingdom, Brazil, and Pakistan.







*Photos Top left: Vega Coffee testers, Top right: Bricks being prepared for Smart Havens Africa homes, Bottom left: Cropital training sessions, Bottom right: LivelyHoods sales agent*

Miller Center has seen direct evidence of how social entrepreneurship can help provide more women with good jobs.

Some examples from Miller Center alumni include:

- In Nicaragua, more than 80% of the full-time staff of [Vega Coffee](#) are women—and women are also well represented in associated aspects of the company's business. For example, women farmers are responsible for up to 70% of the labor in [coffee production](#).
- [Smart Havens Africa](#), which works to make home ownership more affordable in Uganda, employs and trains women so they have access to the male-dominated fields of construction and engineering.
- The staff of the social enterprise [Cropital](#), a crowdfunding platform that helps finance farmers in the Philippines, is more than 50% women.
- [LivelyHoods](#), based in Kenya, creates jobs for women and youth in urban slums. Of the more than 2,000 jobs they've created, 67% are held by women.

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# Women in the Value Chain

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The formal work model provides two main ways to participate: as entrepreneurs and leaders of businesses, and as employees. Worldwide, however, these two categories of the formal work model do not serve women who:

- Lack the skills or desire to start or lead businesses.
- Live where few or no employment opportunities are available.
- Do not meet the requirements for available jobs.
- Are discouraged from holding formal jobs due to cultural, religious, or family objections.
- Require more scheduling flexibility than available jobs permit.

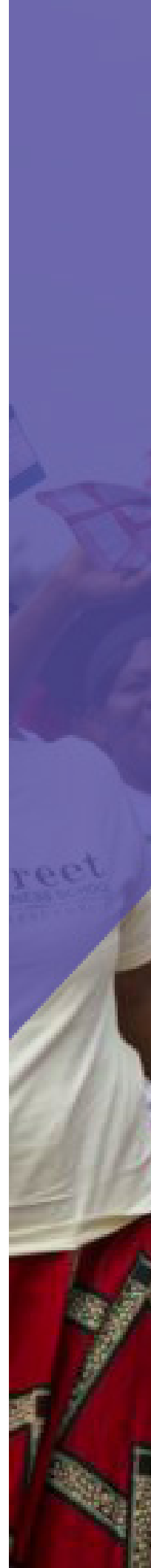
These challenges leave women to fall into unpaid work and the informal economy, which accounts for more than 60% of the world's employed population, or approximately 2 billion people, according to the [International Labour Office](#). Among [women in frontier regions](#), 75% are in the informal economy, and women do from twice to sometimes 10 times as much unpaid work as men.

Working in the informal economy, also known as the grey economy, creates problems for women, including low wages; unsafe working conditions, including risk of sexual harassment; lack of labor law or social protections; and lack of social benefits such as paid sick leave, health insurance, or pensions.

The International Center for Research on Women ([ICRW](#)) points out some of the problems with informal labor markets: “Those who work informally have no income security, are seldom unionized, and are rarely afforded statutory labor market protections.” A [BSR report](#) based on ICRW's research, focused on the global apparel industry, highlights three areas where that industry might boost the economic empowerment of women working in the informal sector:

- Address informality and the estimated 50% to 80% of workers in the garment value chain who work “off the books” without protection by formal contracts or labor laws.
- Go further to end gender-based violence, which affects women not only in their homes, but also in the workplace and on the way to and from work.
- Join global efforts to recognize childcare needs, especially considering that apparel workers worldwide are predominantly women in their reproductive years, many of whom have children.

What's needed, according to ICRW: “Initiatives to improve supply chain transparency and traceability, foster worker voice and agency, and support inspections and compliance with labor law that aim to improve the terms and conditions of subcontracted and home-based workers and microentrepreneurs, are the first step to implementing policies that promote formality in the workplace.”







# What Social Entrepreneurship Might Offer Women as Value Chain Participants

In mainstream businesses, value chain relationships are formed based on transactional priorities, with decisions about providers made according to who can bring parts, components, raw materials, and associated services into the company that meet certain specifications and at the best cost.

As an alternative to both the formal work model and the grey economy, many social enterprises create semi-formal work opportunities for women that don't fall under the categories of entrepreneurs, employees, or customers. They do that by taking a holistic view of their entire value chain.

The value chain encompasses both input—anything feeding into a social enterprise so it can create its products or services—and output—anything extending out of the enterprise, enabling it to deliver those products and services to its customers.

By factoring impact as well as economic value into their decisions, social enterprises form relationships with their value chain participants that go beyond the strictly transactional realm.

Social enterprises often invest in training, networking introductions, and other resources for those supplying their businesses and distributing their products. Semi-formal work also offers greater time flexibility, which can be crucial for women who are juggling unpaid care responsibilities alongside their income-generating activities.





In addition to supporting the economic empowerment of women throughout the value chain, semi-formal work also has the potential to trigger a powerful multiplier effect that extends throughout the communities where social enterprises operate.

Women with greater economic resources and agency become customers for other local goods and services, boosting others' incomes. And because women consistently spend more of their income on their households than men, women doing semi-formal work can contribute directly to their families' health, education, and welfare.

Further strengthening social enterprise value chains might entail:

- Recognizing that social enterprise value chains are an important avenue for supporting women's economic empowerment.
- Seeking out and purchasing goods, such as coffee or artisan crafts, produced or distributed by social enterprises.
- Providing support to social enterprises and/or the ecosystems surrounding them, whether in the form of financial, technical, or business assistance.

Among Miller Center alumni, a number of social enterprises are generating semi-formal work opportunities for women through the value chains in three areas: smallholder coffee farming, artisan networks, and last-mile product distribution.





*Photo Vega Coffee employees preparing coffee to go to market.*

## Smallholder Coffee Farming

Coffee represents a global market predicted to reach [\\$155.64 billion by 2026](#). Although most coffee is grown in the equatorial “[Bean Belt](#)” that lies between latitudes 25° N and 30° S, the vast majority of the coffee industry’s revenues bypass those who produce the coffee beans—especially the smallholder farmers prized by specialty coffee companies and their customers.

Social enterprises such as [Vava Coffee](#) (Kenya and East Africa) and [Vega Coffee](#) (Nicaragua and Colombia) are working to help coffee farmers reap more of the benefits from their industry.

In addition to providing sustainable livelihoods for the smallholder coffee farmers with whom it works, Vava Coffee also markets coffee gift bags made by groups of women in the informal settlements surrounding Kenya’s capital, Nairobi.

At Vega Coffee, 95% of its farmer roasters are women. Vega gives its farmers tools and training so they can not only grow the coffee beans, but

also roast and package their coffee—which can allow the women to quadruple what they earn from each pound of beans.

As Vega notes on its [website](#): “The additional income earned by coffee farmers has a tangible impact, funding community initiatives like better education for children and greater access to healthcare. Our farmer roasters, the majority of which are women, play a significant role in transforming their communities with knowledge and lifelong skills that go beyond the farm.”

## Artisan Networks

One semi-formal type of work is creating artisan crafts. Most artisans worldwide are women, who typically face challenges in selling their creations and receiving fair payment for them.

A number of social enterprises work to help women artisans make decent livelihoods from their work by connecting them to global markets. Some examples include:

- [Someone Somewhere](#) works with 180



artisans—98% of whom are women—across five of Mexico’s poorest states, empowering them to earn livable incomes from the sale of their traditional artisan fabric crafts.

- [Earth Heir](#) is a Malaysian social enterprise that collaborates with a network of more than 100 traditional artisans throughout the design, making, and selling process—with the goal of enabling underserved communities to build sustainable livelihoods.
- [Rangсутra](#) acts as a bridge between more than 2,000 rural artisans in India, 70% of whom are women, and customers across the globe—empowering women to improve their craft, supplement their incomes, and gain greater control of their work and lives.
- [ANTHILL Fabric Gallery](#), comprising mostly women artisans in the Philippines, follows a human- and community-centered business model encompassing weavers, designers, production partners, and weave wearers.
- [All Across Africa](#) connects women and men artisans in Kenya, Uganda, Rwanda, Ghana, and Burundi with real and competitive markets worldwide.

### Last-Mile Product Distribution

One of the social enterprises pioneering the last-mile distribution business model, and focusing specifically on empowering women as distribution partners, is [Solar Sister](#). Solar Sister recruits women as distributors of clean energy products—including solar energy and clean cookstoves—within their communities. The organization provides economic opportunity, training, technology, and support to distribute the products to underserved communities in Tanzania and northern Nigeria.

In a completely different industry, [JITA](#) in Bangladesh builds alternative rural distribution networks, training groups of women as micro-merchants and door-to-door sales agents to deliver multi-product baskets of various health, hygiene, and nutrition products to their neighbors.

In another twist to last-mile distribution, [Rising International](#) uses a home party business model to alleviate extreme poverty, in the United States and around the world. Women join the global economy by selling their handmade boutique-quality products at Rising events (which were virtual rather than in-person during the COVID-19 pandemic).



*Photo top*

*A Rangсутra artisan creating a beautiful pillow cover that will be sold in the global market.*

*Photo bottom*

*There are places in the world where women aren’t allowed to go to market. JITA micro-entrepreneurs go to the women, selling them relevant products.*

“

*The World Bank estimates that countries lose \$160 trillion in wealth due to the earning gaps between men and women.”*







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# Women as Customers

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Being a customer—paying money and receiving a product or service in exchange—seems like the simplest role in which women can participate in the economy. But in much of the world, women face significant hurdles as consumers.

Women's underrepresentation as customers is especially critical in emerging markets, where women have less access to fundamental necessities such as energy, water, and [healthcare](#). [UN Women](#) has found that women also are less likely than men to have access to financial institutions or to have a bank account. And even the [digital divide](#) has a gender component: of the 3.9 billion people globally who are offline, most live in rural areas, are poorer and less educated, and tend to be women and girls.

Even wealthy women often feel unappreciated as customers. In those cases, the problem is not women's lack of capital—it's companies' failure to make or market products and services that are aimed at women and their actual, rather than (mis)perceived, needs.

For example, in a [blog post](#) from [Lustre](#), an organization “on a mission to redefine retirement for modern career women,” the group's founders claim: “We, the millions of Boomer women who worked until we retired, are probably the wealthiest cohort in the country. Retailers know that, but they cannot seem to figure out how to reach us. You don't see glamorous women of our vintage buying cars and electronics and apparel and vacations—though the data show that we do. You only see us as needy and vague, in ads that suggest we only buy things to prevent leaks and save us after we fall. Seems like a missed opportunity.”

The global economic costs of gender inequality are huge. The World Bank estimates that [countries lose \\$160 trillion in wealth](#) due to the earning gaps between men and women. Because [economies are driven](#) largely by consumer spending habits, consumers who earn more have more to spend, and therefore have more influence in shaping economies.

# What Social Entrepreneurship Might Offer Women as Customers

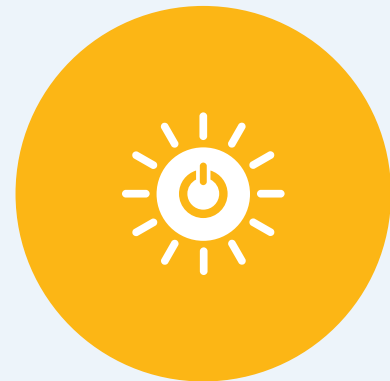
In 2017, the Business & Sustainable Development Commission made headlines with its “[Better Business, Better World](#)” report, which argued for the business benefits embedded in meeting the U.N.’s Sustainable Development Goals ([SDGs](#)). While SDGs are often thought to be aimed at governments, the report urged businesses to focus on SDGs, as well.

Specifically, the Commission uncovered a \$12 trillion market opportunity related to achieving the SDGs in four sectors: food and agriculture, cities, energy and materials, and health and well-being. The report goes on to note that “...to capture these opportunities in full, businesses need to pursue social and environmental sustainability as avidly as they pursue market share and shareholder value.”

In other words, to behave more like social enterprises.

Successful businesses effectively solve three key problems to serve poor and difficult-to-reach people, including women: availability, quality, and affordability:

- *Availability* refers to the ability to access the product or service at all times. Lack of availability can be the result of location or distance as well as political issues, such as one group using its power to limit access to other groups.
- *Quality* refers to the grade of excellence of the product or service. Is a product in good working order, or is it poorly made or past its expiration date, as in medicine or food?
- *Affordability* refers to the cost for the service or product, and whether it is priced prohibitively high for its target consumers.













Many social enterprises that have participated in Miller Center programs are applying these insights broadly, including increasing women’s ability to become customers of basic services. Using the dimensions of availability, quality, and affordability to expand their customer base of women enables businesses of all types and sizes to seize real opportunities.

The chart below, from the book *Access for All: Building Inclusive Economic Systems* by Brigit Helms, shows some examples of social enterprises across the globe that are addressing availability, quality, and affordability in delivering energy, water/sanitation/hygiene (WASH), healthcare, education, and agriculture services and products.

One thing that corporations can learn from social enterprises is to appreciate the magnitude of the opportunity presented by the untapped potential of women as customers. Women’s current lack of parity as consumers creates pent-up demand. Companies that work to attract more women as purchasers of their products and services can instantly expand their total addressable market.

For instance, a number of social enterprises—including [Lwala Community Alliance](#) in Kenya, and [CareNX](#) and [AYZH](#) in India—are enabling local women to gain access to healthcare, including during pregnancy and as new mothers.

Another lesson to learn from social enterprises is one of attitude. According to a [report](#) by the global professional services company PwC: “Mainstream businesses typically see customers as separate entities, whereas successful social enterprises perceive customers as a link in an ecosystem.”

	Energy 	WASH 	Healthcare 	Education 	Agriculture 
Availability 	<b>M-KOPA</b> Kenya, Uganda, Tanzania 300,000 homes illuminated through M-KOPA financing	<b>Sarvajal</b> India 4.3 million people served daily through water ATMS	<b>Living Goods</b> Kenya, Myanmar, Uganda 27% reduction in childhood mortality rates at villages	<b>FINALE</b> Mexico 2,000 students with degrees as a result of loan access	<b>Aldeia Nova</b> Angola 1.7 million customers receiving enough protein from Aldeia Nova eggs
Quality 	<b>Ilumexico</b> Mexico 10,000 systems installed in rural areas	<b>SOIL</b> Haiti 84 metric tons of compost sold in 2016	<b>Livewell</b> Kenya 250,000 patients seen at Livewell clinics	<b>Bridge Intl. Academies</b> India, Kenya, Liberia, Nigeria, Uganda 10 million pupils by 2025	<b>Babban Gona</b> Nigeria 99.9% loan repayment rate of franchisees
Affordability 	<b>d.light</b> 62 countries 12 million solar-powered products sold	<b>Aakar</b> India 300+ female entrepreneurs empowered through minifactories	<b>Life Saving Dot</b> India 16 cents for a woman's monthly dose of iodine	<b>UPM</b> 45 Countries 23 million lessons downloaded per month	<b>Mazzi</b> Sub-Saharan Africa 10% amount of bacteria growth compared to a traditional container

Source: *Access for All: Building Inclusive Economic Systems* by Brigit Helms, 2018







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## Conclusion

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As the International Monetary Fund ([IMF](#)) notes, “gender equality promotes economic stability and growth.” In developing or frontier economies, women are hailed as the [key to economic development](#). Economically empowering women has powerful ripple effects, benefitting households, communities, and ultimately entire countries.

Promoting women’s economic empowerment is “baked in” to the social enterprise model in a way that is different from both traditional businesses and traditional nonprofit organizations.

Miller Center’s two decades of work accelerating and accompanying social enterprises across the globe has led to the belief that social entrepreneurship can help support women’s economic empowerment in four major dimensions, through focusing on women as leaders, as employees, as value chain participants, and as customers.

To continue this conversation and explore how you can support equitable and inclusive businesses that empower women economically, please contact Miller Center by visiting [millercentersocent.org](http://millercentersocent.org).

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### **About Miller Center**

Miller Center for Social Entrepreneurship is the foremost university-based social enterprise accelerator in the world. With an emphasis on climate resilience and women's economic empowerment, we accelerate social entrepreneurship to eliminate global poverty. Located at Santa Clara University (SCU), we have served more than 1,200 social entrepreneurs, engaged 162 SCU students in field research, and currently work with 370 business leaders from around the world who participate as mentors in our programs.